



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
JPMORGAN CHASE BANK, N.A.

In Re:
Gina M. Ziegelhofer,

Debtor.

Order Filed on January 25, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-11300 VFP

Adv. No.:

Hearing Date: 1/4/2018 at 11am

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 25, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtor: Gina M. Ziegelhofer

Case No: 16-11300 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, JPMORGAN CHASE BANK, N.A., Denise Carlon appearing, upon a motion to vacate the automatic stay as to a JF2SJADC8FH814814 2015 Subaru Forester, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert L. Sweeney, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 29, 2017, Debtors are due for the installment due December 20, 2017 for a total default of \$323.87 (1 x \$323.87); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$323.87 in a lump sum directly to Secured Creditor no later than January 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume January 20, 2018, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Gina M. Ziegelhofer
Debtor

Case No. 16-11300-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db Gina M. Ziegelhofer, 2256 Margaret Ct, Mahwah, NJ 07430-3830

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, Series 2003-HE1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magnettrustee.com
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmllawgroup.com
Robert L. Sweeney on behalf of Debtor Gina M. Ziegelhofer rsweeneylaw@aol.com, G6120@notify.cincompass.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2003-HE1 Mortgage Pass-Through Certificates, Series 2003-HE1 sobrien@flwlaw.com

TOTAL: 7